

In the Claims:

Please cancel claims 14-15 and 19-20. Please amend claims 13 and 18. The claims are as follows:

1-12. (Canceled)

13. (Currently amended) A method for booking and paying a retailer comprising a Point of Sale (POS) connected to a transaction server, said method comprising:

a transaction server storing a retail identifier that identifies the retailer, a first user telephone number of a wireless device of a user, and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user and a first personal identification number (PIN) pertaining to the user;

after said storing, said transaction server receiving a Short Messaging Service (SMS) message from [[a]] the wireless device of [[a]] the user, said SMS message comprising a retailer identification identifying the retailer, said SMS message not including any readable sensitive information ~~transaction server comprising a retail identifier that identifies the retailer, a first user telephone number of the wireless device of the user, and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user;~~

said transaction server receiving, from a carrier transporting the SMS message to the retailer, a second user telephone number of the wireless device of the user;

in response to said transaction server receiving the SMS message from the wireless device of the user and the second user telephone number from the carrier, said transaction server verifying that the second user telephone number matches the first user telephone number and that the retailer identification matches the retailer identifier;

~~after~~ in response to said verifying, said transaction server sending the ~~confidential user information~~ first user identification and the first PIN to the POS comprised by the retailer which results in the sent first user identification and first PIN being received by the POS; and

after said sending the ~~confidential user information~~ first user identification and the first PIN to the POS, said transaction server receiving from the retailer payment information comprising a fee required to be paid by the user to the retailer with respect to the transaction, said receiving the payment information occurring ~~after~~ in response to:

the user ~~had~~ having entered on the POS both a second user identification identifying the user and a second PIN pertaining to the user, and

the retailer ~~had~~ having confirmed that the second user identification entered by the user matched the first user identification received by the POS from the transaction server and that the second PIN entered by the user matched the first PIN received by the POS from the transaction server.

14-15. (Canceled)

16. (Previously presented) The method of claim 13, said method further comprising:

after said receiving from the retailer payment information, said transaction server communicating with a banking server to perform a financial settlement of the transaction based on the payment information.

17. (Previously presented) The method of claim 13, wherein the method further comprises said transaction server encrypting the confidential user information, and wherein said sending the confidential user comprises said transaction server sending the encrypted confidential user information to the POS comprised by the retailer.

18. (Currently amended) A computer program product, comprising a computer readable storage medium having program instructions stored thereon, said program instructions configured to be executed by a processor to implement a method for booking and paying a retailer comprising a Point of Sale (POS) connected to a transaction server, said method comprising:

a transaction server storing a retail identifier that identifies the retailer, a first user telephone number of a wireless device of a user, and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user and a first personal identification number (PIN) pertaining to the user;

after said storing, said transaction server receiving a Short Messaging Service (SMS) message from ~~[[a]]~~ the wireless device of ~~[[a]]~~ the user, said SMS message comprising a retailer identification identifying the retailer, said SMS message not including any readable sensitive information ~~transaction server comprising a retail identifier that identifies the retailer, a first user~~

~~telephone number of the wireless device of the user, and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user;~~

said transaction server receiving, from a carrier transporting the SMS message to the retailer, a second user telephone number of the wireless device of the user;

in response to said transaction server receiving the SMS message from the wireless device of the user and the second user telephone number from the carrier, said transaction server verifying that the second user telephone number matches the first user telephone number and that the retailer identification matches the retailer identifier;

~~after in response to~~ said verifying, said transaction server sending the ~~confidential user information~~ first user identification and the first PIN to the POS comprised by the retailer which results in the sent first user identification and first PIN being received by the POS; and

after said sending the ~~confidential user information~~ first user identification and the first PIN to the POS, said transaction server receiving from the retailer payment information comprising a fee required to be paid by the user to the retailer with respect to the transaction, said receiving the payment information occurring ~~after in response to:~~

the user ~~had~~ having entered on the POS both a second user identification identifying the user and a second PIN pertaining to the user, and

the retailer ~~had~~ having confirmed that the second user identification entered by the user matched the first user identification received by the POS from the transaction server and that the second PIN entered by the user matched the first PIN received by the POS from the transaction server.

19-20. (Canceled)

21. (Previously presented) The computer program product of claim 18, said method further comprising:

after said receiving from the retailer payment information, said transaction server communicating with a banking server to perform a financial settlement of the transaction based on the payment information.

22. (Previously presented) The computer program product of claim 18, wherein the method further comprises said transaction server encrypting the confidential user information, and wherein said sending the confidential user comprises said transaction server sending the encrypted confidential user information to the POS comprised by the retailer.